

## COMMITTEE ON HUMAN RESOURCES/INSURANCE

**March 02, 2021**

**5:00 p.m.**

Chairman Stewart called the meeting to order.

Chairman Stewart stated due to the COVID-19/Coronavirus crisis and in accordance with Governor Sununu's Emergency Order #12 pursuant to Executive Order 2020-04, this Committee is authorized to meet electronically.

The Clerk called the roll.

Present: Aldermen Stewart, Hirschmann, Barry, Cavanaugh, Roy

Messrs.: K. Ferguson

4. HR Reports submitted by Kathleen Ferguson, Human Resources Director:
  - Position Summary Report
  - Sapphire SmartShopper Report
  - Vacancy Requisition Requests and Approvals
  - Summary of Arbitrations/Grievances

*(Note: Provided for informational purposes only; no action is required.)*

### **TABLED ITEMS**

5. Communication from Alderman Roy recommending the hiring of an independent firm to evaluate the Fire Department.

*(Note: Tabled 1/5/2021; referred to the HR Committee by the BMA on 12/15/2020).*

This item remained on the table.

6. Discussion regarding the development of a formal procedure for the selection of City officers.  
*(Note: Tabled 1/5/2021; referred to the HR Committee by Alderman O'Neil at the 10/6/2020 BMA meeting.)*

This item remained on the table.

7. Recommending that the request for an educational repayment pilot program effective in FY2022 using partial funding from the tuition reimbursement program be approved.  
*(Note: This committee report was referred back to the HR Committee at the 1/19/2021 BMA meeting for further review and tabled on 2/2/2021. Updated information from Kathleen Ferguson attached.)*

*Alderman Barry moved to remove Item 7 from the table. Alderman Roy duly seconded the motion. Chairman Stewart called for a vote. The motion carried on a unanimous roll call vote.*

Chairman Stewart stated this item was before the committee previously. As I recall it was on the consent agenda at our last BMA meeting and I asked that it be sent back to committee as it needed to be massaged further. Director Ferguson might be able to give some insight but essentially we are recommending that an educational repayment pilot program effective FY22 be approved. I will note as you may have seen in the updated information that we are not asking for any money at this time but just that the policy be approved with funding perhaps to come in the FY22 budget or by some other means if we can find it in the future. No money is being asked for at this time. Director Ferguson is there anything you would like to add?

Kathleen Ferguson, HR Director, replied no. That is pretty much it.

Alderman Hirschmann stated so no money is being asked for at this time but every time I passed a bill in Concord before we did something new like this we would always want to know the fiscal impact going forward. What is the expected budget per year and if you are putting this in FY22 is it not going to be enacted if there is no money allocated for it?

Chairman Stewart replied correct. It would not be put into practice if there was no money allocated for it. That amount, whether it is part of the FY22 budget or not, would be at the full discretion of the Board. As you can see in your packet, there are recommended levels and it would be like the tuition reimbursement account. There would be a set amount and it would be done on a first come, first served basis. Am I correct Director Ferguson?

Ms. Ferguson answered yes you are. It would be similar to tuition reimbursement so people would apply and based on this policy if approved they could be approved for up to \$50/month to help pay some of their educational loans.

Chairman Stewart asked does that answer your question.

Alderman Hirschmann stated I am guessing there are like 2,000 employees. Is this just for the City side employees? If you took all of the employees, the high would be \$50 per month times every employee so whatever that number is and then we are guessing the participation would probably be 25% or less so you could almost make a budget if you wanted to.

Ms. Ferguson responded we could. There are about 1,250 employees and not all of them have student loans. We have quite a few people from different age groups. The purpose would be that if there was a certain amount of funding, once the funds are exhausted then other people would not be able to apply. That is how

tuition reimbursement works. It is first come, first served so if the funds run out people wouldn't be able to apply. The funds would be encumbered for the year so the people who did apply and got approved would get their payments to help with some of their school loans. It is a great recruiting tool and a great retaining tool for some of our employees.

Chairman Stewart stated thank you and I was just going to mention that. There is a battle out there right now for talent attraction and retention here in NH especially. We need to do everything we can and I think this would be...again it is not a silver bullet but it is one small thing we can do and at least try out as a pilot program.

Alderman Hirschmann stated I just ran some numbers - \$600 x 250 employees and that comes out to \$150,000 annually. I just wanted to give you that because we have to have some kind of budget going forward.

Chairman Stewart replied I don't think we would want to recommend anything anywhere near that number to start out. We would certainly want to gauge interest. Again, since we do have an older workforce, I think the participation rate if I had to guess would be less than 25%.

Ms. Ferguson stated yes that is what I am guessing and even if we could match the tuition reimbursement of \$50,000 that would be a great pilot program to test it out. Like I said, once the funds are exhausted, that would be it. I think if even \$50,000 could go in the budget we could work with that. Again, we just want to get the policy approved and then hopefully there will be some means for funding down the road.

Alderman Cavanaugh stated I think this is a great program and I agree 100% that we are in a battle with other cities and towns to attract new employees. I know that the degrees approved are Associates, Bachelors and Graduate degrees. I went to the Community College system and they have a certification program that is called Pathway to Workforce. Those are the people we want to...it says loans not approved would be for certifications. I think we are missing a big bunch of our employees. I agree that the 25% might be a high number. If we don't include those people with certifications, I think that number is going to be drastically reduced. I would like to see certification programs put into the approved loan reimbursement.

Ms. Ferguson stated we do approve them under tuition reimbursement and we get a lot of people who are taking courses at Granite State College for certifications that are approved by their directors or supervisors. It wouldn't be an education repayment program but the tuition reimbursement does allow for people to take certification courses and then get reimbursed.

Alderman Cavanaugh stated right but if they already have that certification through the community college and then we hire them they are not eligible for the tuition reimbursement or the loan repayment program. What I am saying is add them in if they have that certification.

Ms. Ferguson replied I would have to double-check with the administrative company because what they would do is take the money from the city as an ACH and they distribute it to the loan companies. Depending on how that works, we would have to see if the company who administers this would enable the employees to be able to get paid \$50/month for certifications. I think that if it is an accepted university and there are some loan companies out there that actually give the students loans for certifications then possibly that could be an avenue but

I would have to double-check with the company that administers the program and currently they do it through Associates, Bachelors and Masters programs.

Chairman Stewart stated I would be open to an amendment to include that provided that it could be serviced by the provider. We could say something like certificate programs from an accredited institution.

Alderman Cavanaugh stated right and that Pathway to Employment that I mentioned is with the community college so I would love to see that looked into. If it is something that doesn't work, I understand that but it is something I would like to push for. I think this would help those at the entry level or lower pay scales and if we could help attract them with \$50/month going towards their loans that would be great. I would like to see it and if we can get some information on it, I would appreciate it.

Ms. Ferguson stated I will do research with the company to see how the loans originate for certificate programs like Pathway to Employment to see if that could be an avenue for us to include them in the education repayment program.

Chairman Stewart asked Matt would we need a motion to amend the policy.

City Clerk Normand stated if you are going to amend that tonight in advance of that information you could do that under Section 4 Loan Eligibility and under degrees approved you could add certifications for accredited institutions and strike the Item K. You could also table this and wait for the information to come back from the director.

Alderman Barry moved to approve the amendment.

Alderman Roy stated I would prefer to get the information first to make sure we are doing it right and that whatever criteria we have to put in for that amendment is accurate. I certainly don't want to see certification programs that aren't what we are looking for create a problem in the future. I don't see any issue if we table this until you get that information. Is that correct Kathy?

Ms. Ferguson replied no not at all. Again, this is going to hopefully be effective in FY22 so I can get that information and then we can pull it off the table again. It is a work in progress.

Alderman Roy stated exactly. Let's get it right the first time instead of making a mistake that could have been avoided.

Ms. Ferguson stated it is just a matter of finding out if certification programs can be included in the education repayment program and I just have to do some research on that.

***Alderman Roy moved to table. Alderman Barry duly seconded the motion.***

***Chairman Stewart called for a vote. The motion carried on a unanimous roll call vote.***

8. Communication from Kathleen Ferguson, HR Director, regarding the selection committee's recommendation to enter into an agreement with USI as the new benefits broker for the city.  
***(Note: This item was tabled on 2/2/2021 for further information; please see additional information attached.)***

***Alderman Barry moved to remove Item 8 from the table. Alderman Cavanaugh duly seconded the motion. Chairman Stewart called for a vote. The motion carried on a unanimous roll call vote.***

Chairman Stewart stated again we have gone back and forth on this. As a recap, there was some communication previously about this where we were hoping to have the committee meet with the various respondents to the RFP. We determined that we couldn't do that in a non-public session and the companies themselves were not willing to do so in a public session given that they would be sharing proprietary information. They didn't want their competitors learning all of their secrets. As I mentioned in an email to the committee, I encouraged everyone who did have questions and wanted to talk to the various respondents to reach out to them one-on-one and then we would discuss this again tonight. With that, I will open it up for discussion.

Alderman Cavanaugh stated I was under the impression that what we were going to do...I think Mr. Normand sent an email saying that in 2009 there was a special committee made up of department heads and these companies could come in and present to them and they could give us a recommendation to go forward. I was curious too because I think the last contract we had was for five years and I don't know if it was the same one or just extended out. If that is the case, I would like to see that done. I don't know who would make up that group of department heads to give all of these companies a chance to present to them. It could be in non-public then I guess if I am correct. Is that right Matt? They can meet in non-public with department heads but not us? I think there is a chance for us to save the city money and give the employees a good service.

City Clerk Normand stated a staff committee of department heads is not a public body so if such a committee was directed by this committee to work on a project then that is certainly something they could do and then report back to this committee.

Chairman Stewart stated if I can jump in, that is basically what happened. If you recall, back in October 2020 Director Ferguson came before the committee and spelled out the process which is the same process that was done in 2009. I shared previously a memo from the previous HR Director, Jane Gile, explaining the 2009 selection process and that is basically what was repeated this time. A precedent was set back then. There was a committee that was established to vet all of the responses to the RFP and that committee at that time included the city's Risk Manager, Finance Officer, Benefits Coordinator, a Mayor's representative and the HR Director. The Chair of the HR Committee at that time was invited but unable to participate. That was basically followed this time around. I was part of the committee and sat through four respondent presentations. They each had two hours. There were five or six of us spending eight hours each. A lot of time was invested in this and in my mind the process has already been completed and a recommendation has been made. I believe we should follow-through on that and accept the recommendation but I recognize that the majority of the committee may not share that opinion.

Alderman Roy stated I was around in 2009 when this happened. It came before the Board and there was quite a discussion. As a matter of fact, the two people that had proposals laid everything out in public in front of the Board one night and negotiations went on right there and I believe we saved the City of Manchester an extra \$500,000. They weren't afraid of proprietary information because they wanted the contract and I find it hard to believe that people are worried about proprietary information. If they are trying to hide how they are operating I don't know that that is a good thing. Kathy I have a few questions for you. The current broker or provider that we have, what has their average increase been for the past several years?

Ms. Ferguson replied they haven't shown that information as far as I know. I have had this position for one year and I don't know if they have been transparent in the past.

Alderman Roy stated as I have been tracking it, I think it has been less than a 1.5% increase per year to us. In doing a little research, the industry wide average was in excess of 6%. So I think the current people have been doing a pretty good job. If the current people that are providing us the service got their proposal before us, would it have a zero increase for the city?

Ms. Ferguson responded they get paid via commissions from the insurance companies so the city doesn't pay for any of these brokers. There is no cost other than the fact that there are administrative fees that the committee pays and it goes back to the company.

Alderman Roy asked so we are a pass through.

Ms. Ferguson answered yes. We just implement the program and we will save the city money by doing this RFP because now there will be a lower administrative fee that will not be transferred to the benefits broker. There is no cost to the city. They get their commission from the insurance companies. We are looking for quality service and new programs and things like that.

Alderman Roy stated I believe in the past as far as my knowledge with RFP's, there is always an out for us where we can always terminate the RFP and tell HR to go and negotiate the best deal with our current broker. Is that correct?

Ms. Ferguson replied all of the brokers will negotiate the best deals for the insurance companies. They get us the best rates.

Alderman Roy stated my question was can we just suspend this RFP and go to our current broker who I think has been doing a pretty good job and ask them to give us their best possible deal. Is that something we can do?

Ms. Ferguson answered yes we can do it but some of the other brokers are offering to give us back money from their commission.

Alderman Roy stated this is getting so convoluted to me. It is just mind-bending. I don't know why they can't do this stuff in public for us and answer our questions. I am of the mindset that if it isn't broke don't fix it and I think the current provider has been doing a good job. Thank you.

Alderman Cavanaugh stated I agree with Alderman Roy to the point that I would invite anyone that wants to come in, and Matt correct me if I am wrong but if they want to come in in public and give us their best bid...I think the total was six and two were eliminated but I would put it out to all six and say come before us in public. That is how you are going to get the best deal with any RFP. It is going to cost us money and it has cost us money in the past. This is how you get competition. It is transparent and if they don't want to do it in public then they don't have to show up.

Chairman Stewart stated again I will voice my frustration a little bit. I wish we could have had this discussion back in October when the other process was shared by Director Ferguson because we could have saved everyone a lot of time and effort. That said, if that is the will of the committee we can certainly make a motion to that effect.

Ms. Ferguson asked if each one is going to present, who is going to present last after seeing what the different brokers offer. They are going to show you what they have for different ideas and support and programs and whether they have special apps or special charts or attorneys for legal matters. Who goes first and who goes last because now the last person will say oh they have an app we will get an app and they have this...how are you going to decide who is going to present first, explain all of their benefits and everything they have to offer the city and then the second one goes and the third one and the fourth one...I don't see how that can be fair.

Alderman Cavanaugh stated we can just have them put it in a sealed envelope. They can give us their best and final and we can open them in public and read them off and then we can decide.

Ms. Ferguson asked so now you are going to ask for a Request for Quote. So we are going back to a quote for something that doesn't cost the city any money and it wouldn't be based on the services and what they have to offer? The presentation is the support to our Benefits Coordinator and it has information about sending out bids for health insurance rates and long-term disability and open enrollment and training. There is so much that they do besides just that price and that is why their presentations are so important. That is when we found out where we thought certain ones were better than others and it wasn't just the price. We don't want the lowest price as you mentioned earlier.

Alderman Cavanaugh stated I want the best contract is what I said. That doesn't always mean the lowest number. I think you can be competitive and educate your employees. I think there are a lot of things with this. I don't see the hang up. We already had six presentations scheduled for a non-public meeting. If you buy a house you give your best and final in a sealed bid and it is something we can look

at. I am not trying to drag out the chairman's time or the department head's time but this is a contract that the same person has had for the last 10 years and it has cost us some significant money. I think we owe it to the city and taxpayers and employees to look at the best quality program that we can supply. I am not trying to waste people's time. I was willing to sit through those six presentations. I get that we can't do it in non-public but I will sit through it in public.

Alderman Hirschmann stated as Alderman Roy said, I think the expense growth was like 1.5% over many years so the vendor did a very good job. I had worked with that firm hand-in-hand with our negotiator many times. They actually came up with plan designs for our negotiations. The current vendor has done such a good job in the design of the program. Insurance went from Cadillac insurance to different offerings like HSA's and things like that. They steered large groups into plans that took care of the employees but at the same time held the city's costs down. The point I wanted to make was Matt Upton, the negotiator, spent many hours with many union agreements with the current vendor. I don't know if these other people are even in Manchester and I don't know if they know what they are getting involved in. They are getting involved in some serious negotiations with some serious time commitments. Are they going to charge us extra for that stuff? The current vendor has performed...I like Jim's idea. Let's get him at the table and get the best out of him and keep it going. Thank you.

Alderman Cavanaugh stated the current vendor wasn't even the pick of the committee right.

Chairman Stewart replied that is correct.

Alderman Cavanaugh stated let's go back to all of them.

Alderman Hirschmann stated maybe the committee didn't have all of the information because I was in those negotiations and I can tell you there is a lot of time. How many unions do we have? How many sessions? How many nights until midnight? The DeLacey group was there in the executive sessions many times with us.

Alderman Cavanaugh stated I agree with you to the point that we should get all of them in and negotiate it.

***Alderman Roy** moved to terminate the RFP and instruct the HR Director to go back to the current vendor and negotiate the best possible deal. **Alderman Hirschmann** duly seconded the motion. Chairman Stewart called for a vote. Aldermen Stewart, Barry and Cavanaugh voted nay. Aldermen Hirschmann and Roy voted yea. The motion failed.*

***Alderman Roy** moved to have the HR Director reach out to everyone who responded to the RFP and have them give us their best and final offer in a sealed envelope. **Alderman Cavanaugh** duly seconded the motion. Chairman Stewart called for a vote. The motion carried on a unanimous roll call vote.*

*There being no further business, **Alderman Stewart** moved to adjourn. **Alderman Barry** duly seconded the motion. Chairman Stewart called for a vote. The motion carried on a unanimous roll call vote.*

A True Record. Attest.

A handwritten signature in black ink, appearing to read "Matthew Normand". The signature is fluid and cursive, with a long horizontal stroke at the end.

Clerk of Committee



# City of Manchester

## Human Resources Department

One City Hall Plaza  
Manchester, New Hampshire 03101

Tel: (603) 624-6543  
Fax: (603) 628-6065

**DATE:** February 1, 2021

The Honorable Mayor Craig  
And Board of Aldermen  
City of Manchester  
Manchester, NH 03101

Re: Position Report Summary

Dear Mayor Craig and Board of Aldermen:

Attached is the authorized position report for the above date. Below is a summary of changes that took place since the last report.

DEPARTMENT	DATE	POSITION	NEW VACANCY	NEW HIRES
Finance	01/11/2021	Accountant I	*	
Finance	01/11/2021	Accountant II		*
Finance	01/21/2021	Accounting Technician	*	
Finance	01/21/2021	Accountant I		*
Finance	01/20/2021	Deputy Finance Director	*	
Finance	01/20/2021	Finance Director		**
Human Resources	01/31/2021	Compensation Manager	**	
Planning	01/19/2021	Customer Service Rep. III		***
Aviation	01/19/2021	Marketing/PR Specialist		***
Aviation	01/24/2021	Airport Oper. & Maint. Spec.		***
EPD	01/04/2021	Application Developer/Analyst		*
Waterworks	01/14/2021	Public Service Worker II	***	
Waterworks	01/04/2021	Financial Analyst I	*	
Waterworks	01/04/2021	Utility Billing Supervisor		**
Fire	01/03/2021	Firefighter	*	
Fire	01/03/2021	Fire Lieutenant		*
Fire	01/03/2021	Firefighter	*	
Fire	01/03/2021	Fire Lieutenant		*
Fire	01/03/2021	Firefighter	*	
Fire	01/03/2021	Fire Lieutenant		*
Fire	01/03/2021	Fire Lieutenant	*	
Fire	01/03/2021	Fire Captain		*
Fire	01/03/2021	Fire Lieutenant	*	
Fire	01/03/2021	Fire Captain		**
Fire	01/03/2021	Fire Captain	**	
Fire	01/03/2021	Fire District Chief		**

\*Due to Internal Promotions/Demotions/Position Control Changes

\*\*Due to Retirement

\*\*\* Due to Resignation

# Due to Lay off / % Discharged

DEPARTMENT	DATE	POSITION	NEW VACANCY	NEW HIRES
Fire	01/03/2021	Fire Lieutenant	*	
Fire	01/03/2021	Fire Captain		**
Fire	01/24/2021	Firefighter		*
Fire	01/24/2021	Firefighter		*
Fire	01/24/2021	Firefighter	*	
Fire	01/24/2021	Fire Inspector		*
Police	01/18/2021	Police Officer	*	
Police	01/18/2021	Police Sergeant		**
Police	01/11/2021	Emergency Services Dispatcher	***	
Police	01/31/2021	Emergency Services Dispatcher		*
Police	01/31/2021	Police Records Specialist I		*
Police	01/19/2021	Police Officer		*
Police	01/17/2021	Police Sergeant	**	
Police	01/03/2021	Police Records Specialist I	*	
Police	01/03/2021	Administrative Assistant II		*
Police	01/29/2021	Police Lieutenant	**	
Police	01/31/2021	Police Sergeant	*	
Police	01/31/2021	Police Lieutenant		**
Police	01/31/2021	Police Sergeant		*
Health	01/06/2021	Customer Service Rep. II	%	
Highway	01/02/2021	Refuse Truck Driver	*	
Highway	01/02/2021	Dispatcher		**
Highway	01/11/2021	Refuse Collector	*	
Highway	01/11/2021	Refuse Truck Driver		*
Highway	01/03/2021	Equipment Operator III	*	
Highway	01/03/2021	Highway Supervisor I		*
Highway	01/11/2021	Public Service Worker I		*
Highway	01/01/2021	Highway Supervisor I	*	
Highway	01/01/2021	Dispatcher		**
Highway	01/19/2021	Solid Waste & Env. Programs Mgr.		***
Library	01/31/2021	Librarian III	***	
Library	01/31/2021	Librarian I	*	
Library	01/31/2021	Librarian III		***
Library	01/25/2021	Librarian I		**
		<b>Total</b>	27	33

\*Due to Internal Promotions/Demotions/Position Control Changes

\*\*Due to Retirement

\*\*\* Due to Resignation

# Due to Lay off / % Discharged

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

February 10, 2021

To: Will Stewart, Chair  
Human Resources and Insurance Committee

From: Kathleen Ferguson, Human Resources Director

RE: Sapphire SmartShopper Report (December, 2020)

#### **Sapphire SmartShopper Report**

Attached is the City of Manchester's SmartShopper monthly results for December, 2020.

Total Savings for **December, 2020** was \$29,357. Total YTD savings \$455,747.

- December, 2019 vs. December, 2020 savings is down \$16,028.
- YTD Savings 2019 to 2020 is down \$199,140.
- Activation Rate 47% Activated Shopping Rate 96%, Activated Conversion Rate 79%
- In December we have 4 new additional activations which is .7% of the 559 households that are activated, 123 shopping searches and 52 incentives paid.



**Dec 2020**  
Report Date

## PERFORMANCE REPORT

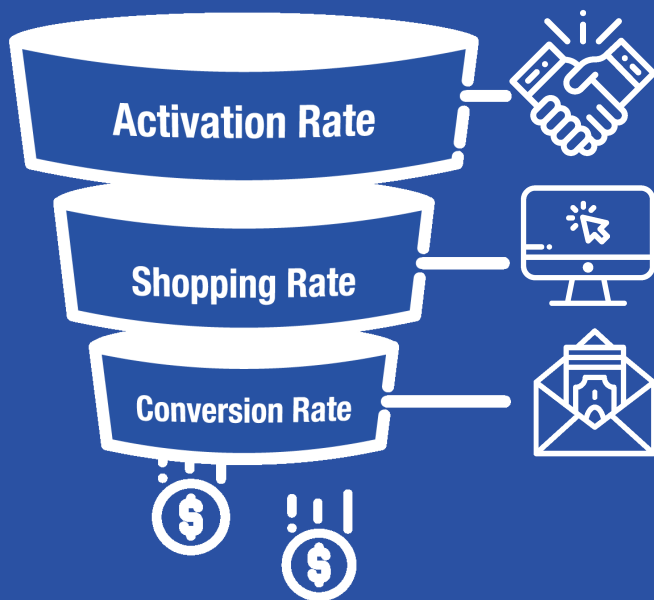
### EXECUTIVE SUMMARY-Program to Date



**Eligible  
Population**

**2,822**  
Members

**1,187**  
Households



<b>47%</b> Activation Rate	<b>8%</b> Activation Benchmark	<b>559</b> Activated Households	
<b>96%</b> Activated Shopping Rate	<b>66%</b> Activated Shop Benchmark	<b>537</b> Households Shopped	
<b>79%</b> Shop Conversion Rate	<b>35%</b> Shop Conversion Benchmark	<b>423</b> Households Receiving Incentive	<b>3,868</b> Total #Incentives



**\$3,072,532**  
Total Gross Savings

**\$287,745**  
Total Incentives(\$)

**\$2,784,787**  
Total Claims Savings

### Incentive and Savings Summary

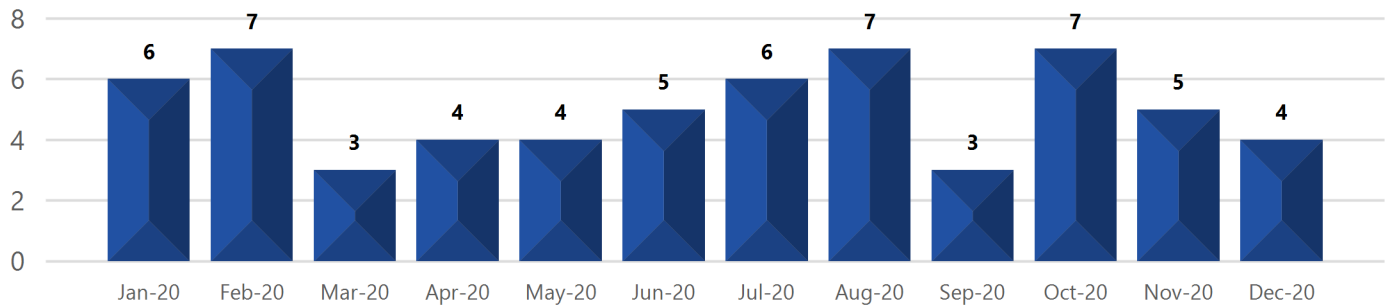
Timeframe	Gross Savings	Incentives Paid(\$)	Claims Savings	Incentives Paid(#)
MTD	\$29,357	\$5,200	\$24,157	52
YTD	\$455,747	\$51,750	\$403,997	723
PTD	\$3,072,532	\$287,745	\$2,784,787	3,868



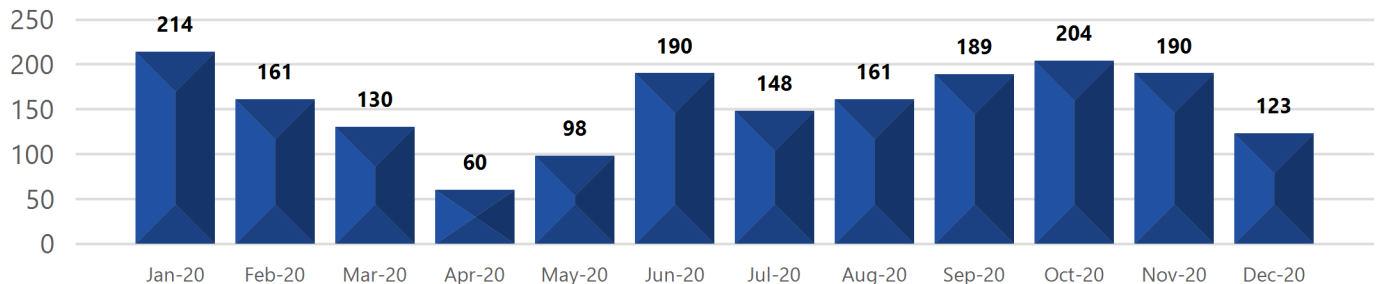
**Dec 2020**  
Report Date

## PERFORMANCE REPORT

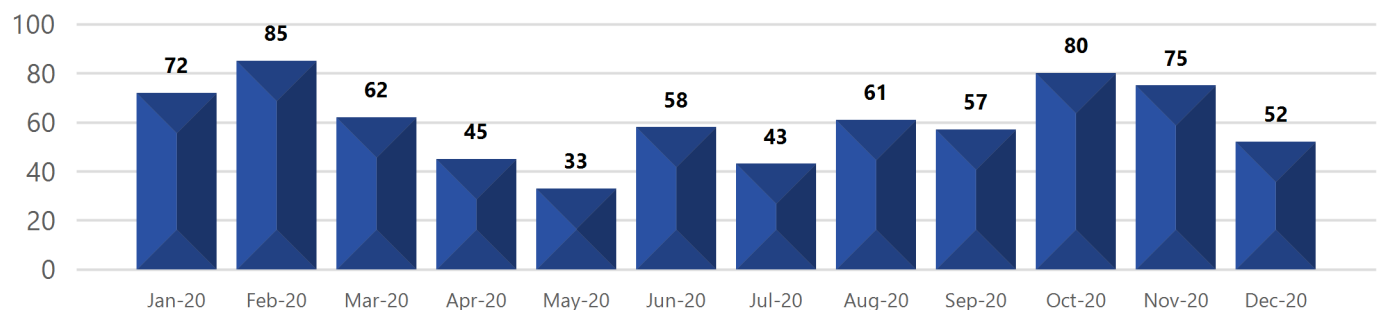
### Activations



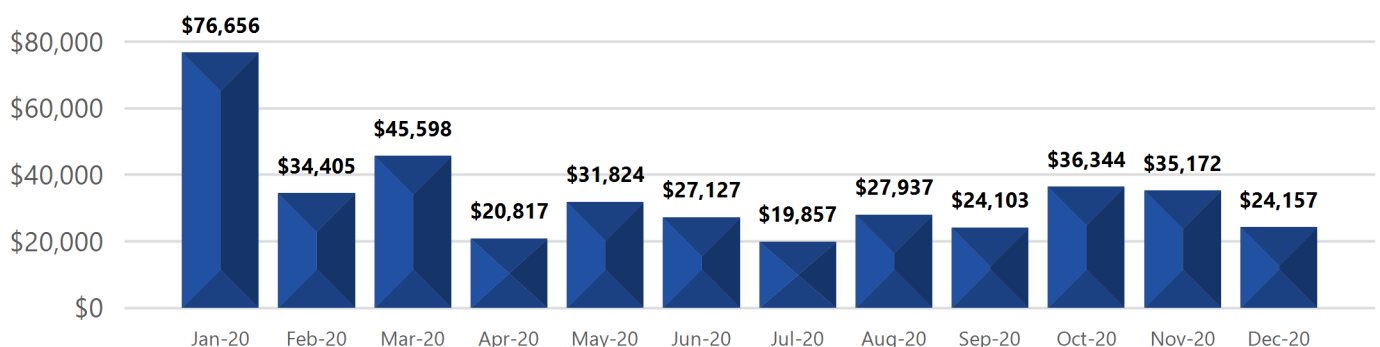
### Shopping

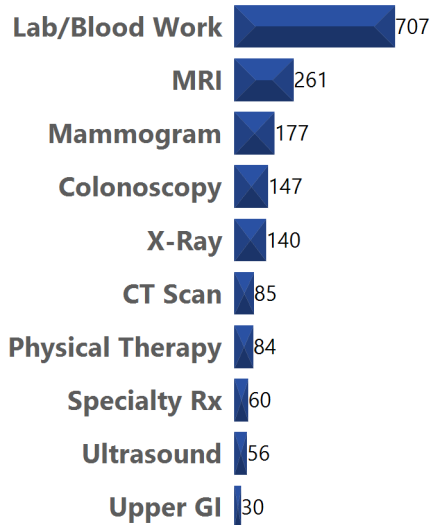
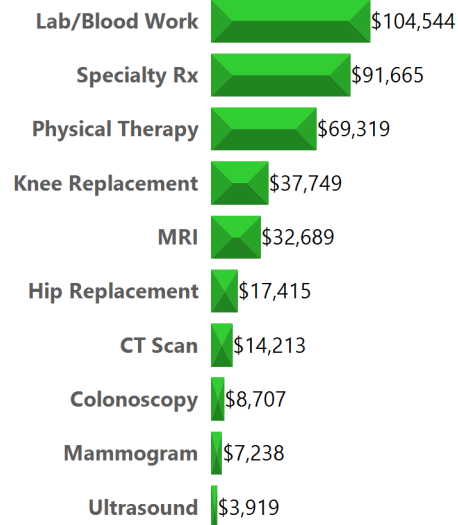
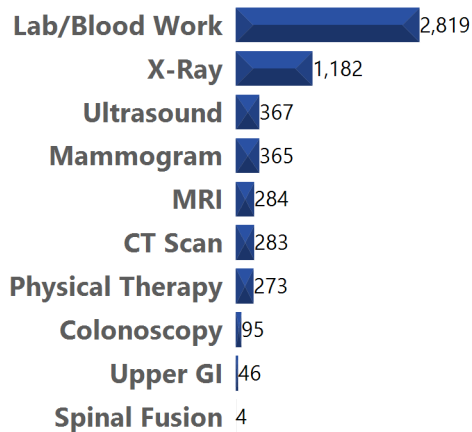
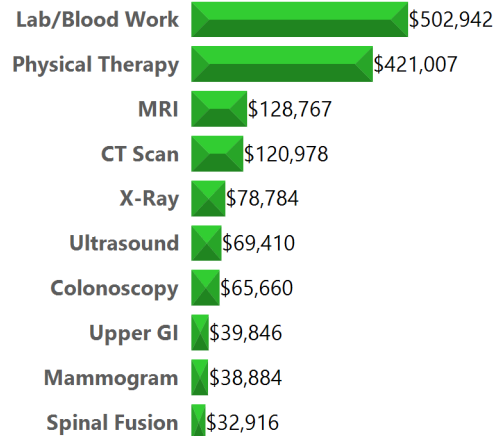


### Incentives



### Claim Savings



**Dec 2020**  
Report Date**PERFORMANCE REPORT****Top Procedures Summary (Jan 2020 - Dec 2020)****Top Shopping Procedures****Top Savings Summary****Missed Opportunity Procedure Summary (Jan 2020 - Dec 2020)****Top 10 Missed Opportunity Claims****Top 10 Missed Opportunity Savings**



**Dec 2020**  
Report Date

## PERFORMANCE REPORT

### Cost-Effective Breakout By Procedure (Jan 2020 - Dec 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	Sapphire BOB savings(Prior Year)	Potential Savings
Back Surgery	5	7	0	\$0	\$0	\$0	\$1,508	\$7,538
Bariatric Surgery	1	6	0	\$0	\$0	\$0	\$8,921	\$8,921
Bone and Joint Imaging	6	3	0	\$0	\$0	\$0	\$380	\$2,281
Bone Density	32	19	3	\$150	\$404	\$135	\$77	\$2,244
Breast Biopsy	8	6	3	\$750	\$1,906	\$635	\$2,259	\$11,295
Breast Lumpectomy	2	2	0	\$0	\$0	\$0	\$6,552	\$13,104
Bronchoscopy	2	0	0	\$0	\$0	\$0		\$0
Bunionectomy	2	4	1	\$150	\$1,532	\$1,532	(\$75)	(\$75)
Carpal Tunnel	8	13	3	\$275	\$1,340	\$447	\$1,364	\$6,822
Cataract Removal	16	2	0	\$0	\$0	\$0	\$1,200	\$19,195
Colonoscopy	95	147	22	\$3,825	\$8,707	\$396	\$899	\$65,660
CT Scan	283	85	17	\$2,325	\$14,213	\$836	\$455	\$120,978
Dilation & Curettage - D&C	1	2	0	\$0	\$0	\$0		\$0
Ear Tubes	6	6	0	\$0	\$0	\$0	\$901	\$5,403
Gall Bladder Surgery	4	1	1	\$100	\$3,726	\$3,726	\$2,562	\$7,687
Hammertoe Correction	1	3	0	\$0	\$0	\$0		\$0
Hernia Repair	5	3	0	\$0	\$0	\$0	\$1,949	\$9,743
Hip Replacement	2	5	1	\$500	\$17,415	\$17,415	\$3,543	\$3,543
Hysterectomy	3	0	0	\$0	\$0	\$0	\$240	\$720
Hysteroscopy	7	0	0	\$0	\$0	\$0	\$4,306	\$30,141
Knee Replacement	5	6	3	\$1,000	\$37,749	\$12,583	\$5,747	\$11,494
Knee Surgery	14	15	2	\$200	\$1,764	\$882	\$2,642	\$31,703
Lab/Blood Work	2,819	707	464	\$11,600	\$104,544	\$225	\$214	\$502,942
Lithotripsy - Kidney Stones	14	1	0	\$0	\$0	\$0	\$1,271	\$17,796
Mammogram	365	177	64	\$3,025	\$7,238	\$113	\$129	\$38,884
MRI	284	261	44	\$5,325	\$32,689	\$743	\$537	\$128,767
Orthopedic Procedure	3	1	0	\$0	\$0	\$0		\$0
PET Scan	8	4	1	\$150	\$2,884	\$2,884	\$2,083	\$14,580
Physical Therapy	273	84	36	\$5,400	\$69,319	\$1,926	\$1,776	\$421,007
Prostate Surgery	0	0	0	\$0	\$0	\$0	(\$500)	\$0
Shoulder Surgery	5	2	0	\$0	\$0	\$0	\$3,467	\$17,337



**Dec 2020**  
Report Date

## PERFORMANCE REPORT

### Cost-Effective Breakout By Procedure (Jan 2020 - Dec 2020)

Procedure Name	Incurred Claims	Shopping Activity	Incentives Paid(#)	Incentives Paid (\$)	Savings	Savings Per Case	Sapphire BOB savings(Prior Year)	Potential Savings
Sinus Surgery	10	1	0	\$0	\$0	\$0	\$2,112	\$21,121
Specialty Rx	117	60	32	\$16,000	\$91,665	\$2,865		\$0
Spinal Fusion	4	2	0	\$0	\$0	\$0	\$8,229	\$32,916
Tonsils and Adenoids	7	3	1	\$50	\$1,831	\$1,831	\$1,384	\$8,304
Total Revision of Hip and Knee	0	1	0	\$0	\$0	\$0		\$0
Tubal Ligation	1	0	0	\$0	\$0	\$0	\$2,090	\$2,090
Ultrasound	367	56	13	\$475	\$3,919	\$301	\$196	\$69,410
Upper GI	46	30	2	\$200	\$350	\$175	\$906	\$39,846
Urethra and Bladder Scope	15	4	0	\$0	\$0	\$0	\$970	\$14,551
Uterine Tissue Biopsy	9	1	0	\$0	\$0	\$0		\$0
X-Ray	1,182	140	10	\$250	\$802	\$80	\$67	\$78,784
<b>Total</b>	<b>6,037</b>	<b>1,870</b>	<b>723</b>	<b>\$51,750</b>	<b>\$403,997</b>			<b>\$1,766,734</b>



**Dec 2020**  
Report Date

## PERFORMANCE REPORT

### Engagement Details (Program To Date)

Activation	Registration	Shopping	
<b>559</b> Total HH's Activated	<b>505</b> Total HH's Registered	<b>537</b> Total HH's that Shopped	
<b>77%</b> Digital Activation	<b>72%</b> Digital Registration	<b>61%</b> Digital Shopping	<b>55%</b> Male Shopper
<b>23%</b> PAT Activation	<b>28%</b> PAT Registration	<b>39%</b> PAT Shopping	<b>45%</b> Female Shopper

Metric Name	Definition
Activation Rate	Total Activated Households/Total Households
Registration	First instance of a Member validating or providing an email and/or phone number
Shopping	Total number of phone inquiries and web searches by Households
Activated Households that Shopped	How many Activated Households had shop activity for incentivized procedures
Activated Shopping Rate	Total Activated Households that shopped for incentivized procedures/ Total Activated Households
# Incentives Paid	How many Incentives had the client/account received
\$ Incentives Paid	How much had the client/account received from Incentives
Shop Conversion Rate	Total Activated Households receiving an Incentive / Total Activated Households that Shopped
Claims Savings	Calculated as Gross Savings amount - Incentive Amount
Gross Savings	Dollar amount saved by Households choosing to receive care by incentivized providers rather than higher priced providers (original provider cost minus the cost of the incentivized provider). Sum Of Incentive Amounts and Claim Savings.
Savings Per Case	Claim Savings/Incentives Paid
Book of Business Average Savings(prior year)	Average savings per Incentives paid across Sapphires book of business for comparison purposes
Potential Savings	(Incurred Claims-Incentives Paid) * (BoB Average Savings)
Conversion	Member successfully receiving an incentive after shopping

**Disclaimer:** This report may contain include protected health information ("PHI") and Client represents the report recipient is a permitted recipient under state and federal laws and regulations, including but not limited to HIPAA. In the event such individual is no longer a permitted recipient, Client shall notify Sapphire Digital immediately.

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

**TO:** Will Stewart, Chair  
Human Resources and Insurance Committee

**FROM:** Kathleen Ferguson, Human Resources Director

**DATE:** February 19, 2020

**SUBJECT:** INFORMATIONAL ONLY: Vacancy Requisition Requests and Approvals

Attached is the Requisition Approval Report used to monitor the filling of vacant positions within the City of Manchester. The report reflects the current practice of submitting the request first to the Human Resource Department for verification of the vacancy. Once confirmed, the request to fill the vacancy is forwarded to the Mayor for approval.

KF/caf

2021 Requisition Report

Received	Req. #	Dept.	Position	Replacing	Replacement Name	HR Approved	Sent to Mayor	Mayor Approved
12/1/2020	241-33-20	Police	Police Sergeant	Day	Megowen	12/1/2020	12/2/2020	12/2/2020
12/1/2020	242-33-20	Police	Police Officer	Promotion Replacement		12/1/2020	12/2/2020	12/2/2020
12/3/2020	243-2-20	Assessors	Customer Service Representative III	Davella	Brown/	12/3/2020	12/3/2020	12/3/2020
12/8/2020	244-30-20	Fire	Fire Captain	O'Rourke	Desruisseaux	12/8/2020	12/9/2020	12/14/2020
12/8/2020	245-30-20	Fire	Fire Lieutenant	Desruisseaux	Defina	12/8/2020	12/9/2020	12/14/2020
12/8/2020	246-30-20	Fire	Firefighter	Defina	Chase	12/8/2020	12/9/2020	12/14/2020
12/9/2020	247-33-20	Police	Administrative Assistant II	Kingsbury	Thornell	12/9/2020	12/9/2020	12/14/2020
12/10/2020	248-30-20	Fire	Fire District Chief	Michael	Cashin	12/10/2020	12/10/2020	12/14/2020
12/10/2020	249-30-20	Fire	Fire Captain	Promotion Replacement	Kelly	12/10/2020	12/10/2020	12/14/2020
12/10/2020	250-30-20	Fire	Fire Lieutenant	Promotion Replacement	Garon	12/10/2020	12/10/2020	12/14/2020
12/10/2020	251-30-20	Fire	Firefighter	Garon	Walker	12/10/2020	12/10/2020	12/14/2020
12/14/2020	252-50-20	DPW	Public Services Worker I	Conery		12/14/2020	12/14/2020	12/14/2020
12/14/2020	253-33-20	Police	Police Sergeant	Sanders	Boyton	12/14/2020	12/14/2020	12/14/2020
12/14/2020	254-33-20	Police	Police Officer	Promotion Replacement		12/14/2020	12/14/2020	12/14/2020
12/15/2020	255-50-20	DPW	Refuse Truck Driver	Dionne	Donati	12/16/2020	12/16/2020	12/16/2020
12/15/2020	256-50-20	DPW	Highway Supervisor I	Neuman	Grenier	12/16/2020	12/16/2020	12/16/2020
12/16/2020	257-71-20	Library	Librarian I	Harmon	Kimsey	12/16/2020	12/16/2020	12/17/2020
12/16/2020	258-29-20	Water	Informational Support Specialist (2)	New Positions		12/16/2020	12/16/2020	12/17/2020
12/18/2020	259-25-20	Airport	Equipment Mechanic II	Agustilliano		12/18/2020	12/18/2020	12/18/2020
12/18/2020	260-65-20	DPW	Recreation Maintenance Worker II (2)	New Positions		12/18/2020	12/18/2020	12/18/2020
12/18/2020	261-50-20	DPW	Safety and Training Officer	New Position		12/18/2020	12/18/2020	12/18/2020
12/28/2020	262-30-20	Fire	Captain	Merrill	Rheault	12/28/2020	12/28/2020	12/29/2020
12/28/2020	263-30-20	Fire	Fire Lieutenant	Rheault	Swanson	12/28/2020	12/28/2020	12/29/2020
12/28/2020	264-30-20	Fire	Firefighter	Promotion Replacement		12/28/2020	12/28/2020	12/29/2020
12/28/2020	265-33-20	Police	Police Records Specialist I	Thornell		12/28/2020	12/28/2020	12/29/2020
12/31/2020	266-30-20	Fire	Informational Support Specialist	Cronin		1/4/2021	1/4/2021	1/4/2021
12/31/2020	267-33-20	Police	Police Officer	Devereaux		1/4/2021	1/4/2021	1/4/2021
12/31/2020	268-29-20	Water	Laborer (Temporary) (2)			1/4/2021	1/4/2021	1/4/2021
1/4/2021	1-30-21	Fire	Firefighter	Ducharme		1/4/2021	1/4/2021	1/5/2021
1/4/2021	2-25-21	Airport	Airport Operations and Maintenance Spe	Coutu	ST. Ledger	1/5/2021	1/5/2021	1/5/2021
1/5/2021	3-33-21	Police	Police Lieutenant	Thompson	Houghton	1/5/2021	1/5/2021	1/5/2021
1/5/2021	4-33-21	Police	Police Sergeant	Houghton	Caron	1/5/2021	1/5/2021	1/5/2021

2021 Requisition Report

Received	Req. #	Dept.	Position	Replacing	Replacement Name	HR Approved	Sent to Mayor	Mayor Approved
1/5/2021	5-33-21	Police	Police Officer	Promotion Replacement		1/5/2021	1/5/2021	1/5/2021
1/5/2021	6-50-21	DPW	Refuse Collector	Donati		1/6/2021	1/6/2021	1/7/2021
1/6/2021	7-50-21	DPW	Equipment Operator III	Grenier	Goupil	1/6/2021	1/6/2021	1/11/2021
1/6/2021	8-30-21	Fire	Director of Homelessness Initiative	New Position		1/6/2021	1/6/2021	1/6/2021
1/6/2021	9-33-21	Police	Police Sergeant	Added to compl	Jusza	1/6/2021	1/6/2021	1/11/2021
1/7/2021	10-25-21	Airport	Assistant Airport Director--IT and Cybersecurity	New Position		1/7/2021	1/7/2021	1/11/2021
1/11/2021	11-33-21	Police	Police Captain	O'Keefe		1/11/2021	1/11/2021	1/11/2021
1/11/2021	12-33-21	Police	Police Lieutenant	Promotion Replacement		1/11/2021	1/11/2021	1/11/2021
1/11/2021	13-33-21	Police	Police Sergeant	Promotion Replacement		1/11/2021	1/11/2021	1/11/2021
1/11/2021	14-33-21	Police	Police Officer	Promotion Replacement		1/11/2021	1/11/2021	1/11/2021
1/11/2021	15-41-21	Health	Customer Service Representative II	May		1/11/2021	1/11/2021	
1/11/2021	16-10-21	Finance	Accountant I	Kennedy	Danielson	1/11/2021	1/11/2021	1/15/2021
1/11/2021	17-33-21	Police	Emergency Services Dispatcher (Police)	Jacques		1/11/2021	1/11/2021	1/11/2021
1/12/2021	18-20-21	Planning	Code Enforcement Inspector	Pollock		1/12/2021	1/12/2021	
1/12/2021	19-30-21	Fire	Emergency Services Dispatcher (Fire)	Lemay		1/12/2021	1/12/2021	1/15/2021
1/13/2021	20-71-21	Library	Librarian III	St. Martin	Graves	1/13/2021	1/13/2021	1/15/2021
1/19/2021	21-33-21	Police	Police Captain	Mucci	Mcabe	1/19/2021	1/19/2021	1/19/2021
1/19/2021	22-33-21	Police	Police Lieutenant	Mcabe	Barter	1/19/2021	1/19/2021	1/19/2021
1/19/2021	23-33-21	Police	Police Sergeant	Promotion Replacement		1/19/2021	1/19/2021	1/19/2021
1/19/2021	24-33-21	Police	Police Officer	Promotion Replacement		1/19/2021	1/19/2021	1/19/2021
1/22/2021	25-54-21	Parking	Accounting Specialist II	Desrosiers	Lolicata	1/21/2021	1/22/2021	2/1/2021
1/22/2021	26-10-21	Finance	Deputy Finance Director	Wickens	Bogardus	1/22/2021	1/22/2021	2/1/2021
1/25/2021	27-7-21	Solicitors	Attorney I	Muller		1/26/2021	1/26/2021	2/1/2021
1/26/2021	28-29-21	Water	Utility Inspector II	Quinn		1/28/2021	1/28/2021	2/5/2021
2/1/2021	29-41-21	Health	Public Health Dental Assistant	Temporary		2/3/2021	2/3/2021	2/5/2021
2/2/2021	30-30-21	Fire	Fire Lieutenant	Allard		2/3/2021	2/3/2021	2/5/2021
2/2/2021	31-30-21	Fire	FireFighter	Promotion Replacement		2/3/2021	2/3/2021	2/5/2021
2/3/2021	32-20-21	Planning	Planner I - Lead Program	Hogan		2/3/2021	2/3/2021	2/5/2021
2/3/2021	33-29-21	Water	Public Service Worker II	Denver		2/3/2021	2/3/2021	2/8/2021
2/5/2021	34-50-21	DPW	Public Service Worker II	Goupil		2/5/2021	2/5/2021	2/5/2021
2/9/2021	35-50-21	DPW	Customer Service Representative I	Martin		2/10/2021	2/10/2021	2/16/2021
2/10/2021	36-50-21	DPW	Highway Chief Engineer	Connors		2/10/2021	2/10/2021	2/16/2021

2021 Requisition Report

Received	Req. #	Dept.	Position	Replacing	Replacement Name	HR Approved	Sent to Mayor	Mayor Approved
2/10/2021	37-33-21	Police	Accounting Specialist II	Buchan		2/11/2021	2/11/2021	2/16/2021
2/11/2021	38-71-21	Library	Librarian I	Graves		2/11/2021	2/11/2021	2/16/2021
2/11/2021	39-13-21	Info System	Computer Operator II	Pinsonneault		2/11/2021	2/11/2021	2/16/2021
2/12/2021	40-25-21	Airport	Accounting Technician	New Position		2/12/2021	2/12/2021	2/16/2021
2/12/2021	41-25-21	Airport	Administrative Services Manager	Ferraro		2/16/2021	2/16/2021	2/16/2021
2/12/2021	42-30-21	Fire	Firefighter	White		2/16/2021	2/16/2021	2/16/2021
2/18/2021	43-30-21	Fire	Deputy Fire Chief	New Position				

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

February 19, 2021

To: Will Stewart, Chair  
Human Resources and Insurance Committee

From: Kathleen Ferguson, Human Resources Director

Re: INFORMATIONAL ONLY: Summary of Grievances and Arbitrations

Attached is a summary document of outstanding and/or settled union grievances and arbitrations as of February 19, 2021.

KF/caf

February, 2021  
Outstanding Grievances and Arbitrations

Department Case Number	Date Filed	GRIEVANCE	STATUS	ARB #/DATE	OUTCOME
AFSCME-Fleet 1-19		Sick Bank	Pre-Arb 1/9/20		Held in abeyance
AFSCME - Master P&R 12-18		OT and classification	Pre-Arb 8/22/18		This matter did not go forward to arbitration. Settlement pending.
AFSCME - Master 4-19	2/20/2019	Storm coverage and regular workday hours	Pre-Arb 5/14/2019	Arbitration Arb. Cooper 5/3/21	Arbitration has been scheduled.
AFSCME - Master 5-19	5/29/2020	Plus Rate Laborer	Pre-arb 6/18/2019	Arbitration Arb. Cooper 4/2/21	Arbitration has been scheduled.
AFSCME - Master 7-19	9/13/2019	Promotion By-Pass	Pre-Arb 1/9/20		Held in abeyance
AFSCME- Master 8-19	10/1/2019	Promotion By-Pass	Pre-Arb 1/9/20		Held in abeyance
1- AFSCME Master-20	2/18/2020	Shift Differential			Held in abeyance
2-AFSCME Local 298-20	7/21/2020	No Call, No Show			Held In abeyance
3-AFSCME Local 298-20	7/23/2020	Promotion By-Pass		Arbitration Arb. Cooper 3/31/21	Arbitration has been scheduled.
1-AFSCME Local 298-21	1/6/21	Article 1 Recognition; Article 8 Hours of work and overtime		Class Action	This matter has been settled.

February, 2021

Outstanding Grievances and Arbitrations

MPPA 1-18		Termination DM	Pre-Arb. 3/16/18	Arbitration Arb. Cooper 10/20/2020	Arbitrator denied this grievance on 1/24/2021.
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**CITY OF MANCHESTER**  
*Board of Aldermen*

**MEMORANDUM**

To: Committee on Human Resources/Insurance  
*Aldermen Stewart, Hirschmann, Barry, Cavanaugh, and Roy*

From: Alderman Jim Roy  
Ward 4 *Jim Roy*

Date: December 8, 2020

Re: Proposal to Conduct Evaluation of Fire Department

Due to the significant shift of duties for Firefighter personnel within the last ten years, I believe we should discuss and ultimately hire an independent firm to evaluate the Fire Department. An evaluation of the department in its entirety has never been more critical than right now to determine if there are systemic stressors within the department that are adversely affecting the mental health of the members.

I believe the single most important asset within our city is our employees and it is imperative that we, as a board, make every effort to protect them.

Thank you for your consideration.

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

February 17, 2021

Alderman Will Stewart, Chair  
Human Resources and Insurance Committee  
City of Manchester  
One City Hall Plaza  
Manchester, NH 03101

Dear Chair Stewart and HRIC Members:

Attached is a new Education Repayment Program Policy for your review. The policy allows employees to enroll in an education repayment program that assists them with current student loan monthly payments. The policy would not only assist in retaining current educated employees, but also assist in recruiting new talent.

According to Fox Business, "Of all U.S. states, New Hampshire has the highest percentage of college students that graduate with debt, according to the nonprofit Institute for College Access & Success. In 2018, 76 percent of the graduating class in New Hampshire received their degree with an average debt of more than \$36,000, ranking it in the top three nationwide."

<https://www.foxbusiness.com/money/student-loan-debt-surges-new-hampshire-2020-democrats>

This could be causing students to leave the Granite State to continue their education and careers elsewhere, making it harder for the City of Manchester to recruit and retain a diverse workforce.

Benefits of offering an Education Repayment Program include:

- **Pre-Tax:** \$50/employee/month contributions from the City are currently pre-tax, similar to a 401k match. \*Employees are still responsible for their regular monthly loan payment. The article below provides a summary of the recent legislative changes:

[Coronavirus relief bill makes it easier for companies to pay down workers' student loans](#)

- **Proven Results:** \$50/employee/month can help the average employee pay off their student loans faster.
- **Diversity & Inclusion:** Student loan debt is disproportionately held by underrepresented employee groups. Student debt disproportionately affects women and minorities.

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[The Federal Reserve reports:](#)

1. Two-thirds of student debt is held by women.
  2. African Americans and Hispanics are twice as likely to hold student debt.
  3. All three groups take longer to repay student loans and are more likely to default.
- **Improving recruiting and retention:** According to a survey done by American Student Assistance (ASA®), “86% of employees would commit to a company for five years if the employer helped pay back their student loans. This is a priority among more job seekers today as they look to secure more financial stability and embark on their careers.”

Ideally funding would come from a new non-departmental budget line item, similar to the Tuition Reimbursement Program.

Human Resources is requesting approval for a new Education Repayment Program Policy.

Thank you for your consideration.

Respectfully submitted,

Kathleen Ferguson, PHR, SHRM-CP  
Human Resources Director

Enclosure

## **To the Board of Mayor and Aldermen of the City of Manchester:**

The Committee on Human Resources/Insurance respectfully recommends, after due and careful consideration, that the request for an educational repayment pilot program to be effective in FY2022 using partial funding from the tuition reimbursement program be approved.

*(Unanimous vote with the exception of Alderman Hirschmann who was absent)*

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Matthew Gormand".

Clerk of Committee

**At a meeting of the Board of Mayor and Aldermen held January 19, 2021, on a motion of Alderman Stewart, duly seconded by Alderman Roy, it was voted to refer this item back to the Committee on Human Resources/Insurance.**

A handwritten signature in black ink, appearing to read "Matthew Gormand".

City Clerk

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

December 21, 2020

Alderman Will Stewart, Chair  
Human Resources and Insurance Committee  
City of Manchester  
One City Hall Plaza  
Manchester, NH 03101

Dear Chair Stewart and HRIC Members:

**Subject: Education Repayment Program Pilot Project**

Human Resources has explored monthly education repayment programs offered to employees by their employers. Helping pay off student debt faster, by making monthly contributions directly to an employee's student loan servicer on their behalf, while employees continue to make regular payments, will give the City of Manchester an edge in the battle for talent.

Over three hundred (300) City of Manchester employees have reached &/or will reach retirement age in the next ten (10) years. According to the Society for Human Resources (SHRM), "the competition to attract and retain talent is fierce." An education repayment program is an innovative way to offer competitive pay and benefits to current and prospective employees.

The program benefits include:

- Saves employees time and money. (College graduates will save on interest, and reduce their repayment term.)
- Improves recruitment, retention, and engagement. (Employers see a reduction in turnover, and gain a competitive edge.)
- Differentiates the City of Manchester, and strengthens its brand from competitors
- Improves employee financial wellness, by helping them save for retirement while repaying their student loans
- Gains happier, more productive employees

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E-mail: [HumanResources@ManchesterNH.gov](mailto:HumanResources@ManchesterNH.gov) • Website: [www.manchesternh.gov](http://www.manchesternh.gov)

The City has a current employee tuition reimbursement program that has funds that could be shared for this new pilot education repayment program on a temporary basis in order to evaluate the demand for this benefit.

Human Resources recommends:

- introducing a pilot program for an educational repayment program effective FY 2022 using partial funds allocated for the tuition reimbursement program.

Respectfully submitted,

Kathleen Ferguson PHR, SHRM-CP  
Human Resources Director

City of Manchester  
Human Resources Department  
One City Hall Plaza  
Manchester, NH 03101-1932  
Tel: (603) 624-6543  
Fax: (603) 628-6065

## **EDUCATION REPAYMENT PROGRAM POLICY CITY OF MANCHESTER, NEW HAMPSHIRE**

### ***I. Policy:***

1. City of Manchester (City) will provide eligible employees contributions applied to the employee's qualified higher education student loan.

### ***II. Objectives and Philosophy:***

1. It is the objective and philosophy of the City:
  - A) to continue to provide employees market competitive benefits and help reduce their student loan debt;
  - B) to help employees pay their loans off faster and save on interest.

### ***III. Employee Eligibility:***

- A) Active full-time regular employees working more than 20 regular hours per week
- B) Active part-time regular employees working more than 20 regular hours per week

#### **Employees NOT Eligible**

- Temporary employees
- Probationary employees
- Employees participating in the City's Tuition Reimbursement Program

#### ***IV. Loan Eligibility***

##### **Loans Approved**

- A) Loans taken out in the employee's name and used to pay for the employee's higher education;
- B) Loans for complete or incomplete degrees;
- C) Loans taken out for online universities accredited by recognized accreditation agencies;
- D) Schools with accreditation recognized by the US Department of Education:
  - Please refer to the US accreditation database for further details:  
<https://ope.ed.gov/accreditation/>

##### **Degrees approved**

- E) Associate degrees
- F) Bachelor degrees
- G) Graduate degrees

##### **Loans not approved**

- H) Loans in default, in collections, or if not currently required to make loan payments for any reason;
- I) Loans in someone else's name used to pay for the employee's education;
- J) Loans taken out in employee's name and used to pay for someone else's education (e.g., loan taken out for a child/ward etc.);
- K) Loans for certifications.

## ***V. Contribution Structure***

For all Program-eligible employees, The City of Manchester will make monthly contribution payments until the selected loan is repaid or the lifetime maximum contribution is reached. Only one loan at a time may be selected by the employee for a contribution under the Program.

- A) For all eligible employees, a monthly payment of \$75.00 will be paid by The City of Manchester to the loan service provider, up to a lifetime maximum of \$3,600.00 or until the loan is considered repaid.
- B) A loan is considered repaid once the outstanding balance is below an amount equal to two times the monthly contribution amount.
- C) Employees must continue to make the monthly minimum loan payments to the loan service provider; the City's student loan contribution is in addition to the employee's monthly payment.

## ***VI. Program Enrollment***

- A) If employees meet the eligibility requirements outlined in this document, they will be required to submit required documents to the service provider during the enrollment process. These documents will be validated to determine eligibility. Further instructions will be supplied via the enrollment email from the service provider to eligible employees.
- B) Employees must maintain employee and loan eligibility requirements outlined above for continued participation in this Program. If employee or loan status changes and employee is no longer eligible for the Program, contributions will cease.
- C) Employee is responsible for notifying the City's service provider of any changes in their loans that would result in their loan becoming ineligible for the Program.
- D) Employee is responsible for notifying the City's service provider if their loan becomes paid off and they are no longer eligible for continued contributions. Any overpayments returned by the loan service provider, to the employee must be returned to the loan service provider. The loan service provider will credit the City of Manchester on their next funding file.

### **Disclaimer:**

All policies and procedures outlined in this Program are subject to change or have modifications at any time, at the sole discretion of the City of Manchester.



# Together, we can build brighter futures

We're leading the charge on redefining the world of work, unlocking real health and well-being, and reshaping investment and retirement outcomes for our clients and their people.

## Building a future-ready workforce

- Develop integrated people strategies and workforce plans to win
- Create a continuous listening environment and learn from workforce analytics to guide business decisions
- Deliver a compelling employee experience for greater engagement and performance

## Modernizing health, well-being and benefits programs

- Build a strategy that benefits your organization and people
- Leverage benefit data and analytics to gain a competitive edge
- Adopt strategies to reduce cost and waste

## Reshaping investment and retirement outcomes

- Global investment research and highly-rated strategies
- Enhance your governance model to reduce risk and support your fiduciary responsibilities
- Design an investment program that helps maximize your resources and enable you to scale for the future

For more information contact:  
**Stephanie Miller, Relationship Manager**  
Mercer  
207.321.8146  
stephanie.miller@mercer.com

### Tailored strategies

- Thought leadership
- Program design evaluation
- Strategic planning
- Contribution modeling
- Total Health & Wellness strategies
- Feasibility studies
- Cost projections and budgeting
- Ancillary program review and design
- Compliance support including direct access to ERISA and labor attorneys to keep you protected

### Benchmarking & financial analytics

- Design, demographics and costs
- Custom municipality data cuts to compare by geography, size
- Peer group comparisons
- Health, Absence & Disability and ACA surveys
- Cost projections, budgeting and tracking
- Utilization and cost trends
- Funding and trend analysis
- Plan change valuations
- Reserve / lag valuations (IBNR)

### Innovation & technology

- We take the time to understand your objectives and then develop innovative strategies to meet those objectives
- Mercer's Center for Health Innovation (CHI) performs industry-leading research and collaborates with our clients, consultants and other stakeholders to develop and deliver innovative, market-leading solutions
- Spectrum of administration options for insourcing, co-sourcing or outsourcing

### Proprietary tools & models

- Proprietary models and tools to report on, analyze and project claims experience
- Financial tools to perform cost projections and analyses aligned with clients' fiscal goals
- Wide range of proprietary tools, including modeling and valuation tools, provider network comparisons, surveys, data warehouses, benchmarking studies, information portals and databases

### Deep bench & resources

- Compliance and regulatory resources
- Actuarial & financial
- Managed pharmacy
- Life, absence & disability
- Data, technology & analytics
- Performance audit
- Special risk
- Stop loss
- Total health management

### Market leverage

- Leading market share with nearly every major group carrier and national administrator which gives clients unparalleled access to the benefits market
- Expert advice they need related to existing and alternative carrier contract terms and conditions



# Best-in-class

Payroll, Compliance, Employee Benefits and Technology that streamlines service and saves money – all with an experienced, local team.



## Payroll Services

Provides real-time, user-friendly HCM and payroll processing that allows you to onboard, input data, run reports, submit payroll and manage ACA tracking (1094/1095 reporting).



## Employment Law & Compliance

Provides on-call legal representation for all Employment Law & ERISA matters. Compliance audits, handbook reviews and assists in all compliance obligations.



## Health & Welfare Consulting

Provides cost-efficient options including fully insured, self-funded and captive arrangements. Using state-of-the-art analytics, our in-house Underwriting provides predictability for our clients



## Customized Communications

Delivers timely employee communications including Open Enrollment Guides, Total Compensation Statements as well as all required compliance documents.



## Benefits Technology

Using technology and information to streamline all aspects of Benefits, HR, Wellness and Payroll while providing employees access to resources that reduce costs and improve communication.



## Benefits Administration

Integrated FSA, HRA, HSA, Commuter Benefits and COBRA Administration. Provides 24/7 account access for participants.



## Health Population Management

Certified in-house wellness team with a state-of-the-art wellness platform. Over 100 turnkey programs and robust video library, all aimed at educating, promoting and enhancing a healthier lifestyle.



## Business Insurance

Offering all lines of insurance for your business, including pay-as-you-go workers compensation options and risk management assistance.



## Wealth Management

Direct submission to 401k provider allowing more streamlined experience for employees and simplified annual compliance.

**CGI Business Solutions: *One Source, One Solution, Business Simplified.***

### Independently Owned:

As one of the 50 largest, independently-owned health and welfare consulting firms in the United States, CGI continues to grow through innovation, re-investing in our clients and a passion for service.

### Transparent Consulting:

No hidden fees and full transparency on how we're paid and what we're doing to earn it.

### Contact Your Benefits Consultant to Learn More.

Michael Gallagher  
Senior Benefits Consultant  
603-232-9304  
[mgallagher@cgibenefitsgroup.com](mailto:mgallagher@cgibenefitsgroup.com)



*Best Employee Benefits - 2019*

# Gallagher Public Sector Practice

Any Challenge. Any Risk. Anywhere in the World.



Gallagher

Insurance | Risk Management | Consulting

Founded in

1927

\$4.6B

Total Adjusted Brokerage & Risk Management Revenues (2017)

26,700+

Employees worldwide

700+

Offices in 33 countries

150+

Countries served

## 4 AREAS OF FOCUS

- Organic growth
- Mergers and acquisitions
- Productivity and quality enhancements
- Unique, team-oriented sales culture

## We Know Public Sector

**775+**

Public Sector Clients- *Gallagher Benefit Services*

**500+**

Colleagues focused on Public Sector

**100+**

Dedicated public service offices

**569**

Public Sector participants in Gallagher's 2018 Benefits Strategy & Benchmarking Survey

## Top Employer Priorities

**57%**

Attracting & retaining a competitive workforce

**65%**

Controlling employee benefit costs

**53%**

Maintaining or decreasing overall operating costs

Source: 2018 Benefits Strategy & Benchmarking Survey. Industry Addendum- Public Entity

## Top Industry Priorities

- ✓ The city board is the voice of the community
- ✓ Thoughtful of the Community and the issues they are dealing with
- ✓ The diversity of jobs within a Municipality and each of their needs
- ✓ No matter the position within the Municipality, everyone contributes to the success of your city
- ✓ Importance of preparedness for situations like an Active Shooter and Cyber Breaches
- ✓ Visibility of the #MeToo movement has shed a light on employment practices liability

## Proprietary Tools & Analysis

### Data Warehousing & Benchmarking

Access where, how and why healthcare costs are incurred using our GBSInsider data warehouse, analytics and reporting tool, and optimize your programs with insights from our consultants, actuaries and analytics.

### Workforce Evaluation

Identify and address workforce patterns to maximize your cost savings and employee engagement.

### Healthcare Reform Tools

Evaluate healthcare reform's impacts with HCR Financial outlook statistical modeler, Health Risk Model actuarial predictive modeler, newsletters, seminars, webinars, and more.

### Pharmacy Benefit Manager Platform

Evaluate PBMs using Gallagher's Proprietary PBM Platform, which includes robust financial analysis, a sophisticated re-pricing process and a detailed (quantitative and qualitative) analysis of specific contractual provisions in each PBM contract.

## Strategic Insights & Innovation

### Compliance

Devise a proactive plan to reduce regulatory risks and address your unique compliance challenges.

### Gallagher Marketplace Private Exchange

Combine flexible platform technology, best-in-class decision support and consulting experience.

### Benefits Stop-Loss Captive

Blend the advantages of self-funding medical costs with stop-loss insurance, increased control over rising healthcare costs and healthcare plan design and successful risk management strategies through a Benefits Stop-Loss Captive.

### Benefits Strategy & Benchmarking Survey

Access data from more than 3,100 employers, and insights for effectively implementing your employee benefits.

# The USI ONE Advantage® Employee Benefits Brokerage and Consulting Services for City of Manchester



February 9, 2021

## Account Team

	<b>Jim Farrelly</b> Senior Sales Executive, Benefits
	<b>Lianna DellaTorre</b> Vice President, Benefits
	<b>Burr Duryee</b> Practice Lead, NH/ME/VT
	<b>Howard Campbell</b> Regional Underwriting Lead
	<b>Michael Rosenman</b> Compliance Attorney
	<b>Charlie Catalino</b> Director of Labor Relations
	<b>Mark Converse</b> Regional Population Health & Wellness Consultant
	<b>Rachel Oliverio</b> Regional Communications Lead
	<b>Anne Burkett</b> Practice Lead, HR Technology
	<b>Kathy Ennis</b> Regional EB Operations Lead

## USI at a Glance



## The Best of Both Models



## Community Oriented

USI is proud of the deep roots we have in our communities. USI associates give their time, talent and treasure across the country through USI Gives Back — where each of the Company's approximately 150 offices participate in local community service during the year. Since inception, USI Gives Back has provided assistance to hundreds of organizations and facilities helping hundreds of thousands of people annually.

## USI ONE Advantage® | Proven Process for Identifying, Quantifying & Eliminating Exposures to Your Business

### USI OMNI Knowledge Engine™

Award winning, interactive solutions platform capturing the experience of more than 500,000 clients, thousands of professionals and over 150 years of business activity through our acquired agencies.



### USI's Enterprise Strategic Planning Process

Highly consultative team meetings integrating USI's Omni analytics with our broad resource network to build a risk management strategy aligned with client business needs.



# Workplace Benefit Solutions, LLC

## *Strategic Benefits Consulting:*

Workplace Benefit Solutions (WBS) was founded in 2001 in Manchester NH, with the mission of providing strategic resources and innovative solutions to employee benefit decision makers for large employers in New England. Our approach brings experience, strategies and solutions to our clients that historically were only available to much larger employers. During the past twenty years, WBS has developed a reputation for integrity, innovation and providing an exceptional value to our growing client base, placing us in the top tier of Benefit Advisory firms based on both covered employees and revenue in New England.

In 2011, WBS joined HUB International, where we serve as HUB New England's Mid-Market Employee Benefits Boutique, managing some of the region's largest and most complex clients. This partnership offers our clients a unique blend of local and national resources including experts in underwriting and data analytics, actuarial analysis, compliance, technology platforms, HR support, Communication and Design and wellness programs while also leveraging our local knowledge, experience, and market clout.

With 11,000 Associates in 450 offices consisting of Account Management, Consultants, Operations, Administration, Finance and support staff, HUB International Limited is the world's fifth largest insurance brokerage and risk advisory firm, reporting annual revenues surpassing \$2 billion in 2019. HUB serves clients throughout North America, and its membership in the Worldwide Broker Network extends its reach into over 100 countries.

WBS takes a holistic approach to employee benefits. We work with our clients to develop a long-term strategy that encompasses health, dental, life, disability, supplemental and voluntary benefit programs. With our help in aligning your benefit programs and human resource objectives, you are able to develop a long-term strategic plan that supports your business goals. We believe that ongoing communication is the key to your employees' understanding of the value of their benefits. We help our clients craft and execute a communication strategy that will engage your employees to understand the true costs associated with benefits and become better, more efficient consumers of healthcare.

At WBS, our business is focused solely on the needs of large employers. Our smallest client has over 300 employees and our largest is over 15,000. Our two main focuses are Municipalities and Hospitals. We are proud to count the largest municipalities and hospitals in NH as our long term clients including the City of Manchester, the Manchester School District, the City of Nashua, the Town of Salem, Dartmouth Hitchcock Medical Center, Concord Hospital and Exeter Hospital.

We look to continue our more than decade long relationship with the City of Manchester.

# Why Landmark Benefits?

## Top 10 Reasons Clients Stay with Landmark Benefits for Employee Benefits Consulting

- 1 Regular & Dependable Communication
- 2 Prompt & Accurate Service — Guaranteed
- 3 Compliance Support & Access to HR Tools
- 4 Benefits Benchmarking
- 5 Employee Communications Assistance
- 6 Large Benefits Team & Local Leadership
- 7 Innovative, Strategic, Thinking Outside the Box
- 8 Exclusive Products, Wellness Programs & Guaranteed Premium Savings
- 9 Population Health Analytics & In-House Actuarial
- 10 Client Awards & Award-Winning Team

## How We Stand Out

\*Based on 2018 Gross Numbers  
\*\*Numbers current as of Oct 1, 2020



**\$575M**  
in Revenue



**2,000+**  
Employees



**17th**  
Largest Independent  
Agency in the U.S.\*



**90+**  
Locations



**90+**  
New Partner  
Acquisitions

**We say what we do and  
do what we say!**

If you'd like to hear directly from our clients,  
just let us know and we'll connect you!



Tom Harte, Managing Partner  
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183 Rockingham Road | 2 East | Windham, NH 03087

*Kathleen Ferguson*  
*Human Resources Director*



## **CITY OF MANCHESTER**

### **Human Resources Department**

January 26, 2021

Alderman Will Stewart, Chair  
Human Resources and Insurance Committee  
City of Manchester  
One City Hall Plaza  
Manchester, NH 03101

RE: Benefit Broker Agreement

Dear Chair Stewart and HRIC Members:

As you may recall, an RFP for the benefits broker for administration of the City's employee and retiree benefits (e.g. Health Insurance, Dental Insurance, Life & Disability etc.) was completed last week. After working with the consultant through a multi-step process which included an extensive evaluation of the City's goals and needs going forward, the recommendation from the selection committee is to enter into an agreement with USI as a new benefits broker.

The City will commence its contract reviews with USI for an effective date of July 1, 2021.

The communication is more informational in nature; to let the Committee know that the City is moving ahead to contract with USI as the new benefits broker.

USI will be present virtually to answer questions.

Respectfully submitted,

Kathleen Ferguson, PHR, SHRM-CP  
Human Resources Director